

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Char-Anne Lyon
 Debtor

Case No. 20-11790-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Sep 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2020.

db +Char-Anne Lyon, 517 W. Lafayette Street, Norristown, PA 19401-4505
 14488186 +Cbna, Attn: Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
 14488187 +Citi/L.L. Bean, Attn: Bankruptcy, PO Box 6742, Sioux Falls, SD 57117-6742
 14488188 +Discover Bank, C/O Weltman, Weinberg & Reis, Co, LPA,
 170 S. Independence Mail W, Suite 874W, Philadelphia, PA 19106-3334
 14488190 Eagleville Hospital, 100 Eagleville Road, Eagleville, PA 19403-1800
 14488191 +HCFS, INC., 2701 Dekalb Pike, Norristown, PA 19401-1820
 14488192 +Kwartler Manus, LLC, 1429 Walnut Street, Suite 701, Philadelphia, PA 19102-3207
 14488193 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648,
 Oklahoma City, OK 73126-0648
 14488194 ONCOAS11, PO Box 1280, Oaks, PA 19456-1280
 14488195 Plymouth Community Ambulance, 902 Germantown Pike, Plymouth Meeting, PA 19462-7400
 14488198 +Scott J. Best, Esq., Weltman, Weinberg & Reis, Co, LPA,
 170 S. Independence Mail W, Suite 874W, Philadelphia, PA 19106-3334
 14488199 Suburban Community Hospital, PO Box 536605, Pittsburgh, PA 15253-5908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Sep 12 2020 08:28:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Sep 12 2020 04:51:42 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 12 2020 04:51:09
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 12 2020 04:51:33 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14488184 +EDI: AMEREXPR.COM Sep 12 2020 08:28:00 Amex, Correspondence/Bankruptcy, PO Box 981540,
 El Paso, TX 79998-1540
 14488197 E-mail/Text: Bankruptcy.RI@Citizensbank.com Sep 12 2020 04:50:45 RBS Citizens Cc,
 1 Citizens Dr., MS: ROP 15B, Riverside, RI 02915
 14488185 +EDI: CAPITALONE.COM Sep 12 2020 08:28:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14488189 +EDI: DISCOVER.COM Sep 12 2020 08:28:00 Discover Financial, Attn: Bankruptcy,
 PO Box 3025, New Albany, OH 43054-3025
 14488196 E-mail/Text: legal@pims-inc.com Sep 12 2020 04:51:31 Princeton Pathology Services, PLLC,
 5755 Hoover Blvd, Tampa, FL 33634-5340
 14488200 +EDI: RMSC.COM Sep 12 2020 08:28:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
 PO Box 965060, Orlando, FL 32896-5060
 14488201 +EDI: RMSC.COM Sep 12 2020 08:28:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
 PO Box 965060, Orlando, FL 32896-5060
 14488202 +EDI: WTRRN BANK.COM Sep 12 2020 08:28:00 Target, c/o Financial & Retail Svcs,
 Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2020 at the address(es) listed below:

BRANDON J PERLOFF on behalf of Debtor Char-Anne Lyon bperloff@perlofflaw.com,
kmecf1429@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Char-Anne Lyon	Social Security number or ITIN	xxx-xx-4155
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-11790-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Char-Anne Lyon
aka CharAnne Lyon

9/10/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.